

**UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
NORTHERN DIVISION**

BRENT KNUDSON,)	
)	
Plaintiff,)	
)	
v.)	
)	
WACHOVIA BANK, a National banking entity,)	
TRANS UNION, LLC, a foreign limited liability)	Civil Action No. 2:07-cv-00608
company, EXPERIAN INFORMATION)	
SOLUTIONS, INC., a foreign corporation, and)	
EQUIFAX INFORMATION SERVICES, LLC, a)	
foreign limited liability company,)	
)	
Defendants.)	

MOTION TO REINSTATE WACHOVIA BANK, N.A.
AS A PARTY DEFENDANT

COME NOW, Plaintiff, in the above styled matter, and move this Court to reinstate Wachovia Bank, N.A. (hereinafter referred to as “Wachovia”) as a party Defendant in this cause and as grounds therefore, states the following:

1. Plaintiff’s original Complaint named Wachovia as a Defendant in this case. *See* Court Doc. #1. Wachovia filed a Motion to Dismiss pursuant to Rule 12(b)(6) of the *Federal Rules of Civil Procedure* for failure to state a claim upon which relief can be granted. *See* Court Doc. #13. Wachovia based its Motion to Dismiss upon the fact that Plaintiff failed to allege that either of the other Defendants notified Wachovia that Plaintiff disputed the completeness or accuracy of his credit report. *Id.*
2. This Court granted Wachovia’s Motion to Dismiss on October 4, 2007. *See* Court Doc. 27.
3. Since this Court’s dismissal of Wachovia, Plaintiff has conducted additional discovery of the other Defendants. Plaintiff can allege in good faith that Wachovia has been notified by at

least one of the other Defendants in this case of Plaintiff's dispute as to the completeness or accuracy of his credit report.

4. At this time, Plaintiff's claims against Wachovia are ripe.

WHEREFORE, THE PREMISES CONSIDERED, Plaintiffs prays that this Court will grant his Motion to Reinstate Wachovia Bank, N.A. as a party Defendant in this cause.

RESPECTFULLY SUBMITTED this the 27th day of February, 2008.

/s/ K. Anderson Nelms
K. ANDERSON NELMS (NEL022)
P.O. Box 5059
Montgomery, AL 36103
Phone: (334) 263-7733
Fax: (334) 832-4390
andynelms@andersonnelms.com
ASB-6972-E63K

OF COUNSEL:

Anderson Nelms & Associates, LLC
P.O. Box 5059
Montgomery, AL 36103
(334) 263-7733
Fax: (334) 832-4390

CERTIFICATE OF SERVICE

I hereby certify that I have this day filed a copy of the foregoing via the CM/ECF system which forward a copy via email notification to the following:

Kirkland E. Reid (REIDK9451)
Attorney for Equifax Information Services, LLC
Miller, Hamilton, Snider & Odom, LLC

254 State Street
Mobile, Alabama 36603

L. Jackson Young, Jr. (ASB-7946-G65L)
Attorney for Experian
FERGUSON, FROST & DODSON, LLP
2500 Acton Road, Suite 200
Birmingham, Alabama 35243

Janine L. Smith
Rashad L. Blossom
Attorneys for Wachovia Bank, N.A.
Burr & Forman LLP
3400 Wachovia Tower
420 North 20th Street
Birmingham, Alabama 35203

Kary Bryant Wolfe (WOL016)
Attorney for Trans Union, LLC
Walston Wells & Birchall, LLP
P.O. Box 830642
Birmingham, Alabama 35283-0642

on this the 27th day of February, 2008.

/s/ K. Anderson Nelms
K. ANDERSON NELMS (NEL022)
P.O. Box 5059
Montgomery, AL 36103
Phone: (334) 263-7733
Fax: (334) 832-4390
andynelms@andersonnelms.com
ASB-6972-E63K